IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

Case No.: 24-11411

Aliya Ishan Mitchell,

Chapter 13

Judge Ashely M. Chan

Debtor.

Aliya Ishan Mitchell,

Date and Time of Hearing

Movant,

August 20, 2024, at 10:00 a.m.

v.

Related Document No. 16

MidFirst Bank,

Kenneth E. West,

Respondents.

OBJECTION OF MIDFIRST BANK TO THE **CONFIRMATION OF THE PLAN (DOCKET NUMBER 16)**

MidFirst Bank ("Creditor"), by and through its undersigned counsel, objects to the confirmation of the currently proposed plan ("Plan"), filed by Aliya Ishan Mitchell ("Debtor"), as follows:

- 1. Creditor holds a security interest secured by a mortgage lien on Debtor's property commonly known as 1730 Mohican Street, Philadelphia, PA 19138 ("Property").
- 2. Creditor filed a Proof of Claim in the amount of \$80,389.77. This amount includes a prepetition arrearage in the amount of \$1,128.18.
- 3. Debtor's Plan does not provide for the arrearage due on Creditor's claim.
- 4. Debtor's Plan represents an impermissible modification of Creditor's claim and a

violation of 11 U.S.C. §§1322 and 1325.

WHEREFORE, Creditor respectfully requests that the Court deny the confirmation of the Debtor's currently proposed Plan.

Respectfully submitted,

/s/Alyk L. Oflazian

Alyk L. Oflazian, Esquire (312912) Adam B. Hall (323867) Manley Deas Kochalski LLC P.O. Box 165028 Columbus, OH 43216-5028 Telephone: 614-220-5611

Fax: 614-627-8181 Attorneys for Creditor

The case attorney for this file is Alyk L.

Oflazian.

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CERTIFICATE OF SERVICE

I certify that on the date of filing, a copy of the foregoing Objection of MidFirst Bank to the Confirmation of the Original Plan was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, ecfemails@ph13trustee.com

Michael A. Cibik, Attorney for Aliya Ishan Mitchell, help@cibiklaw.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S.

Mail to the following:

Aliya Ishan Mitchell, 1730 Mohican St, Philadelphia, PA 19138-1116

/s/Alyk L. Oflazian